

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ANDREW JOHN KLOC      § Case No. 09-23608  
                                         § CHAPTER 7  
                                         § HON. EUGENE R. WEDOFF  
                                         §  
                                         §  
Debtor(s)

NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that  
ALLAN J. DeMARS, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are  
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the  
Final Report, must file a written objection within 21 days from the mailing of this notice, serve a  
copy of the objections upon the trustee, any party whose application is being challenged and the United  
States Trustee. A hearing on the fee applications and any objection to the Final Report will be held  
at 10:00 AM on 1/19/2010 in Courtroom 744, Dirksen Federal Building Courthouse,  
219 S. Dearborn Street, Chicago, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

By: Clerk U.S. Bankruptcy Court  
(Title of person signing form)

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

100 W. Monroe St. - Suite 910 - Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

<Enter division name if applicable, else delete this text>

In re: ANDREW JOHN KLOC      § Case No. 09-23608  
                                         § CHAPTER 7  
                                         § HON. EUGENE R. WEDOFF  
                                         §  
                                         §  
                                         §  
Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of      \$13,088.18  
and approved disbursements of      \$841.00  
leaving a balance on hand of<sup>1</sup>      \$12,247.18

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
NONE	\$0.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee ALLAN J. DeMARS	\$1,974.72	\$15.54
Attorney for trustee ALLAN J. DeMARS	\$1,914.00	
Appraiser		
Auctioneer		
Accountant		
Special Attorney for trustee		
Charges, U.S. Bankruptcy Court		
Fees, United States Trustee		
Other		

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i>		
<i>Attorney for</i>		
<i>Accountant for</i>		
<i>Appraiser for</i>		
<i>Other</i>		

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$81,546.98 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.2 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	Advanta Bank Corp.	\$34,094.99	\$3,488.19
2	Chase Bank USA NA	\$16,861.40	\$1,725.06
3	FIA Card Services successor to Bank of America and MBNA	\$5,177.12	\$529.66
4	Chase Bank USA NA	\$25,413.47	\$2,600.01

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>NONE</u>			<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>NONE</u>			<u>\$0.00</u>

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/ ALLAN J. DeMARS

Trustee

*Trustee's Name:*

ALLAN J. DeMARS

*Trustee's Address:*

100 W. Monroe St. - Suite 910  
Chicago, IL 60603

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-23608User: rgreen  
Form ID: pdf006Page 1 of 1  
Total Noticed: 14

Date Rcvd: Dec 16, 2009

The following entities were noticed by first class mail on Dec 18, 2009.

db +Andrew John Kloc, 1623 W. Bray Ct., Arlington Heights, IL 60005-3477  
 tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 14104683 ++ADVANTA, WELSH AND MCKEAN RD, P O BOX 844, SPRING HOUSE PA 19477-0844  
 (address filed with court: Advanta Bank Corp, PO Box 8088, Philadelphia, PA 19101-8088)  
 14400018 Advanta Bank Corp, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 14104685 Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026  
 14104684 Bank of America, P.O. Box 15184, Wilmington, DE 19850-5184  
 14104686 +Capital One, P.O. Box 5155, Norcross, GA 30091-5155  
 14104687 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 14424135 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14104688 CitiBusiness Card, PO Box 44180, Jacksonville FL 32231-4180  
 14511072 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809, Oklahoma City, OK 73124-8809  
 14104690 +USA Properties 1 Inc, Village Green Shopping Center, 1438 E. Hintz Rd, Arlington Heights, IL 60004-2207

The following entities were noticed by electronic transmission on Dec 16, 2009.

aty +E-mail/Text: DANATLAW@AOL.COM Daniel K Robin, Daniel K Robin Ltd,  
 121 S Wilke Rd #201, Arlington Heights, IL 60005-1525  
 14104689 +E-mail/Text: bankrup@nicor.com Nicor Gas, PO Box 2020,  
 Aurora IL 60507-2020

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 aty\* +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2009

Signature:

